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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
08/889,889	07/08/1997	PATRICK J. SULLIVAN	063074.0104	4013

7590 01/23/2007  
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EXAMINER  
RAO, ANAND SHASHIKANT

ART UNIT 2621	PAPER NUMBER
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SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	01/23/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

**Office Action Summary**

Application No.

08/889,889

Applicant(s)

SULLIVAN ET AL.

Examiner

Andy S. Rao

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 18 November 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-21 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_

## DETAILED ACTION

### *Response to Arguments*

1. Applicant's arguments with respect to claims 1-21 as filed on 11/13/06 have been considered but are moot in view of the new ground(s) of rejection.

### *Claim Rejections - 35 USC § 103*

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Schwab in view of Bellinger et al., (hereinafter referred to as "Bellinger") and further in view of Grant et al., (hereinafter referred to as "Grant").

Schwab discloses a system (Schwab: figure 2), comprising: a client (Schwab: figure 2, element 102) operable to perform a financial transaction (Schwab: column 7, lines 8-15), the client further operable to generate data from the financial transaction (Schwab: column 7, lines 22-25), the client having a camera (Schwab: figure 2, element 108) operable to generate video (Schwab: column 4, lines 23-27), the client operable to transmit the data and the video in a digital file (Schwab: figure 2, element 104; column 4, lines 20-27- "Schwab discloses a database record, which serves as the claimed digital file for storing an item with an associated image") using a communications network (Schwab: figure 2, element 50); and a server (Schwab: figure 2, element 40) coupled to the client using the communications network (Schwab: figure 2, element

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50), the server operable to receive the digital file from the client and display the video (Schwab: column 6, lines 44-67; column 7, lines 1-19); the server operable to store the digital file in a first database (Schwab: column 7, lines 45-55: "...discloses that the data file and the image file may be combined into a single database which would be a composite database record similar to the claimed single digital file for storing a data file and an associated image file..."), as in claim 1.

However, Schwab fails to explicitly disclose that the video generated at the remote site would be video imaging a transaction expressly associated with a financial transaction and also fails to disclose "real-time" processing, as in the claim. Bellinger discloses a client-server system which does disclose generating a image database associated with a financial transaction (Schwab: column 13, lines 35-50; column 14, lines 40-60; column 17, lines 30-67; column 18, lines 1-30) in order have provide a customer with a more complex and accessible record of the their particular account activity (Bellinger: column 11, lines 20-50). Accordingly, given this teaching it would have obvious with one of ordinary skill in the art to incorporate the Bellinger teaching of using video imaging of a financial transaction into the Schwab system in order to make the financial account information as accessed by either the customer or financial institution more complete by providing visual evidence of a financial transaction associated with the data file.

The Schwab system, now incorporating the Bellinger teaching of using generated video of a transaction, has a majority of the features claim 1, but still fails to disclose real-time processing. However, Grant discloses that for execution of a customer initiated financial transaction at an ATM including sundry peripheral devices (Grant: column 2, lines 30-50), it is known to implement the execution of that particular financial transaction in "real-time" processing (Grant: column 3, lines 55-67) in order to reduce the transaction time for the customer (Grant: column 3,

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lines 40-45). Accordingly, given this teaching, it would have been further obvious for one of ordinary skill in art to incorporate Grant's "real-time" processing into the Schwab-Bellinger system, in order to reduce the transaction time for the customer. The Schwab system, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has all of the features of claim 1.

Regarding claim 2, the Schwab system, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, discloses that wherein the client comprises a point-of-sale device and the financial transaction comprises the sale of an item Schwab (Schwab: column 7, lines 8-12: "retail operation"), as in the claim.

Regarding claim 3, the Schwab system, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has that the client comprises an automated teller machine and the financial transaction comprises a cash withdrawal (Schwab: column 7, lines 8-12: "account deposit or withdrawal"), as in the claim.

Regarding claim 4, the Schwab system, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has audio data processing (Grant: column 5, lines 60-67; column 6, lines 1-11), as in the claim.

Regarding claim 5, the Schwab system, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has that the digital file comprises a single multimedia digital file (Schwab: column 7, lines 1-59: discloses that the data file and the image file are combined into a single database such as a composite database record), as in the claim.

Regarding claims 6-8, the Schwab system, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has using a graphical user interface includes a plurality of table entries of the financial transactions (Bellinger: figure 20A-20B), as in the claims.

Regarding claims 9-10, the Schwab system, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has that the client in the first mode includes data in the digital file (Schwab: column 6, lines 55-60), the second mode includes data and video in the digital file the second mode associated with an exception condition of the financial transaction (Schwab: column 7 lines 1-20; column 8, lines 1-5), as in the claims.

Schwab discloses a method (Schwab: column 9, lines 40-56; column 10, lines 1-32), comprising: performing a financial transaction (Schwab: column 7, lines 8-15); generating data from the financial transaction (Schwab: column 7, lines 22-25), the client having a camera (Schwab: figure 2, element 108); generating video (Schwab: column 4, lines 23-27); transmitting the data and the video in a digital file (Schwab: figure 2, element 104; column 4, lines 20-27- "Schwab discloses a database record, which serves as the claimed digital file for storing an item with an associated image") using a communications network (Schwab: figure 2, element 50); and a server (Schwab: figure 2, element 40); receiving the data at a server using a communications network; and presenting the video on a display at the server (Schwab: column 6, lines 44-67; column 7, lines 1-19); the server operable to store the digital file in a first database (Schwab: column 7, lines 45-55: "...discloses that the data file and the image file may be combined into a single database which would be a composite database record similar to the claimed single digital

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file for storing a data file and an associated image file...”), as in the claim 11. However, Schwab fails to explicitly disclose that the video generated at the remote site would be video imaging a transaction expressly associated with a financial transaction and also fails to disclose “real-time” processing, as in the claim. Bellinger discloses a client-server method which does disclose generating a image database associated with a financial transaction (Schwab: column 13, lines 35-50; column 14, lines 40-60; column 17, lines 30-67; column 18, lines 1-30) in order have provide a customer with a more complex and accessible record of the their particular account activity (Bellinger: column 11, lines 20-50). Accordingly, given this teaching it would have obvious with one of ordinary skill in the art to incorporate the Bellinger teaching of using video imaging of a financial transaction into the Schwab method in order to make the financial account information as accessed by either the customer or financial institution more complete by providing visual evidence of a financial transaction associated with the data file. The Schwab method, now incorporating the Bellinger teaching of using generated video of a transaction, has a majority of the features claim 1, but still fails to disclose real-time processing. However, Grant discloses that for execution of a customer initiated financial transaction at an ATM including sundry peripheral devices (Grant: column 2, lines 30-50), it is known to implement the execution of that particular financial transaction in “real-time” processing (Grant: column 3, lines 55-67) in order to reduce the transaction time for the customer (Grant: column 3, lines 40-45).

Accordingly, given this teaching, it would have been further obvious for one of ordinary skill in art to incorporate Grant’s “real-time” processing into the Schwab-Bellinger method, in order to reduce the transaction time for the customer. The Schwab method, now incorporating the

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Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has all of the features of claim 11.

Regarding claim 12, the Schwab method, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has wherein the client comprises a point-of-sale device and the financial transaction comprises the sale of an item Schwab (Schwab: column 7, lines 3-6: "retail operation"), as in the claim.

Regarding claim 13, the Schwab method, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has that the client comprises an automated teller machine and the financial transaction comprises a cash withdrawal (Schwab: column 7, lines 8-12: "account deposit or withdrawal"), as in the claim.

Regarding claim 14, the Schwab method, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has audio data processing (Grant: column 5, lines 60-67; column 6, lines 1-11), as in the claim.

Regarding claim 15, the Schwab method, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has that the digital file comprises a single multimedia digital file (Schwab: column 7, lines 1-59: discloses that the data file and the image file are combined into a single database such as a composite database record), as in the claim.

Regarding claims 16-17, the Schwab method, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has using a graphical user interface includes a plurality of table entries of the financial transactions (Bellinger: figure 20A-20B), as in the claims.



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Regarding claims 18-20, the Schwab method, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has storing in a first and second mode of operation, the storing data in the digital file (Schwab: column 6, lines 5, lines 55-60), the second mode includes storing data and video in the digital file the second mode associated with an exception condition of the financial transaction (Schwab: column 7 lines 1-20; column 8, lines 1-5), as in the claims.

Regarding claim 21, the Schwab method, now incorporating the Bellinger teaching of using generated video of a transaction and Grant's teaching of "real-time" processing, has that the server is located remotely from the client (Schwab: column 6, lines 65-67), as in the claim.

### ***Conclusion***

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Vak discloses an ATM/POS based electronic mail system. Houvener discloses a system and method for processing payments via check and electronic funds transfer.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andy S. Rao whose telephone number is (571)-272-7337. The examiner can normally be reached on Monday-Friday 8 hours.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Mehrdad Dastouri can be reached on (571)-272-7418. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Andy S. Rao  
Primary Examiner  
Art Unit 2621

asr  
January 16, 2007

ANDY RAO  
PRIMARY EXAMINER

